GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA

UNSTARRED QUESTION NO:1301
ANSWERED ON:03.03.2016
Financial Assistance under IAY
Manjhi Shri Hari

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) the maximum amount/limit of financial assistance provided to the beneficiaries under Indira AwaasYojana for construction of house;

(b) whether the Government proposes to provide additional amount to the rural families under the IAY, if so, the details thereof;

(c) whether proposal of providing housing loan at lower interest rate than the rates of the public sector banks is under consideration by the Government, if so, the details thereof;

(d) whether the Government received a proposal of several types of designs for the durable an affordable construction of houses under the IAY, if so, the details thereof; and

(e) the action taken/being taken by the Government thereon?

Answer

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SHRI SUDARSHAN BHAGAT)

(a): The Ministry of Rural Development is implementing Indira AwaasYojana (IAY), a flagship scheme throughout the country except Delhi and Chandigarh under which financial assistance of Rs.70,000/- in plain areas and Rs. 75,000/- in hilly/difficult areas including IAP districts, is provided to the rural BPL households for construction of a dwelling unit.

(b): The IAY beneficiaries are entitled to Rs 12,000/-, in addition to the assistance received under the scheme, as financial assistance for constructing a toilet in convergence with Swachh Bharat Mission (Grameen). Further, an IAY beneficiary is entitled to wages for 90/95 days of unskilled labour for construction of house under convergence with MGNREGA.

(c): At present, no such proposal is under consideration. However, as per existing provisions, beneficiaries of IAY belonging to SC/ST are eligible for loan up to Rs.20,000/- under DRI scheme.

(d) & (e): No Madam. However, the Ministry in collaboration with UNDP and IIT, Delhi has initiated an exercise to catalogue locally appropriate, cost effective technologies and housing typologies for different zones in 18 states of India. The state wise compendiums, which have designs, drawings and estimates appropriate to each region are being developed in consultation with local officials, beneficiaries and Panchayati Raj functionaries and will be disseminated through the Rural Housing Knowledge Network (RHKN) web portal upon finalisation.

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